

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assistant Commissioner for Patents
Washington, D.C. 20231Atty. Dkt.: 3782-3
Date: April 13, 2001JC971 U.S. PTO
09/833654

Attached for filing is the patent application of:

Inventor: GILLESPIE

Entitled: **METHOD AND SYSTEM FOR PROTECTING CREDIT CARD
TRANSACTIONS**

and including attachments as noted below:

Declaration, Abstract
 29 pages of specification and claims (including 21 numbered claims), and
 11 sheets of accompanying drawing/s.
 Record & return the attached assignment to the undersigned.
 Priority is hereby claimed under 35 U.S.C 119 based on the following foreign applications, the entire content of which is hereby incorporated by reference in this application:

Application Number	Country	Day/Month/Year Filed
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, respectively.

Certified copy(ies) of foreign application(s) is/are attached.

Please amend the specification by inserting before the first line --This is a _____ of PCT application _____, filed _____, the entire content of which is hereby incorporated by reference in this application.--

Priority is hereby claimed under 35 U.S.C 120/365 based on the following prior PCT applications designating the U.S., the entire content of which is hereby incorporated by reference in this application:

Application Number	Country	Day/Month/Year Filed
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This application is based on the following prior provisional application(s):

Application No.	Filing Date
60/197,005	13 April 2000

respectively, the entire content of which is hereby incorporated by reference in this application, and priority is hereby claimed therefrom.

Please amend the specification by inserting before the first line: --This application claims the benefit of U.S. Provisional Application No. _____, filed _____, the entire content of which is hereby incorporated by reference in this application.--

This application is entitled to "Small entity" status. "Small entity" statement attached.

The Examiner's attention is directed to the prior art cited in the parent application by applicant and/or Examiner for the reasons stated therein.

Preliminary amendment to claims (attached hereto), to be entered before calculation of the fee below.

Also attached: ; Non-Publication Request; Other:

FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY HEREWITH CANCELED

Basic Filing Fee	\$	710.00
Total effective claims 21 - 20 (at least 20) = 0 x \$ 18.00	\$	0.00
Independent claims 5 - 3 (at least 3) = 2 x \$ 80.00	\$	160.00
If any proper multiple dependent claims now added for first time, add \$270.00 (ignore improper)	\$	0.00
SUBTOTAL	\$	870.00
If "small entity," then enter half (1/2) of subtotal and subtract	\$	-(435)
SECOND SUBTOTAL	\$	435.00
Assignment Recording Fee (\$40.00)	\$	0.00
TOTAL FEE ENCLOSED	\$	435.00

Any future submission requiring an extension of time is hereby stated to include a petition for such time extension.

The Commissioner is hereby authorized to charge any deficiency in the fee(s) filed, or asserted to be filed, or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our **Account No. 14-1140**. A duplicate copy of this sheet is attached.

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NIXON & VANDERHYE P.C.
By Atty: Robert W. Faris, Reg. No. 31,352

Signature: